

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

<b>In re:</b>	:	<b>CHAPTER 7</b>
	:	
<b>THOMAS F. UPDEGROVE, JR.</b>	:	<b>BANKRUPTCY NO. 24-10637(PMM)</b>
	:	
<b>Debtor</b>	:	
	:	
<b>CHRISTINE C. SHUBERT, in her</b>	:	
<b>capacity as the Chapter 7 Trustee for the</b>	:	
<b>Estate of THOMAS F. UPDEGROVE, JR.</b>	:	
	:	
<b>Plaintiff</b>	:	
	:	
<b>v.</b>	:	<b>ADVERSARY NO. 24-</b>
	:	
<b>TRANSAMERICA LIFE INSURANCE</b>	:	
<b>COMPANY</b>	:	
	:	
<b>Defendant</b>	:	
	:	

**COMPLAINT OF CHRISTINE C. SHUBERT, CHAPTER 7 TRUSTEE,  
FOR TURNOVER OF PROPERTY OF THE DEBTOR'S  
ESTATE PURSUANT TO 11 U.S.C. § 542**

Christine C. Shubert, Chapter 7 Trustee (the "Trustee" or the "Plaintiff") for the estate of Thomas F. Updegrove, Jr. (the "Debtor"), brings this complaint (the "Complaint"), pursuant to Fed. R. Bankr. P. 7001, for turnover of the Insurance Proceeds (as defined below) as property of the Debtor's estate pursuant to 11 U.S.C. § 542 and respectfully alleges as follows:

**JURISDICTION AND VENUE**

1. This Court has jurisdiction over this adversary proceeding pursuant to 28 U.S.C. § 1334(b) and 28 U.S.C. § 157(a).
2. This is a core proceeding as defined by 28 U.S.C. § 157(b)(2)(A), (E), and (0).
3. Venue of this adversary proceeding is properly in the United States Bankruptcy Court for the Eastern District of Pennsylvania (the "Bankruptcy Court") pursuant to 28 U.S.C. §

1409(a).

4. This adversary proceeding is commenced pursuant to Rule 7001 of the Federal Rules of Bankruptcy Procedure. By this adversary proceeding, the Trustee seeks turnover from the Defendant (as defined below) of the Insurance Proceeds to the Debtor's bankruptcy estate pursuant to 11 U.S.C. § 542.

### **PARTIES**

5. Plaintiff is Christine C. Shubert, the Chapter 7 Trustee for the Debtor's estate.

6. Defendant, Transamerica Life Insurance Company (the "Defendant"), is an entity which maintains a principal place of business at 6400 C Street SW, Cedar Rapids, IA 52499.

### **FACTUAL BACKGROUND**

#### **A. Bankruptcy and Procedural Background.**

7. On February 27, 2024 (the "Petition Date"), the Debtor filed a voluntary petition for relief under Chapter 7 of the Bankruptcy Code in the Bankruptcy Court.

8. On March 1, 2024, the Office of the United States Trustee appointed Christine C. Shubert as Chapter 7 Trustee of the Debtor's estate, which appointment remains in effect.

#### **B. Insurance Proceeds Owed to the Bankruptcy Estate.**

9. The Debtor's mother, Anna B. Updegrove, was the insured and contract owner of a term insurance policy with the Defendant at Contract No. 010xr65262 (the "Insurance Policy").

10. The Debtor is one of the beneficiaries of the Insurance Policy.

11. Ms. Updegrove passed away on November 24, 2023. Ms. Updegrove's Local Registrar's Certification of Death is attached hereto as Exhibit "A" and made a part hereof.

12. As a result, the Debtor's bankruptcy estate is entitled to the proceeds of the Insurance Policy (the "Insurance Proceeds").

13. Upon information and belief, there may be additional insurance policies with the Defendant insuring the life of Ms. Updegrove.

**COUNT ONE**  
**(Turnover of Insurance Proceeds Pursuant to 11 U.S.C. § 542)**

14. The Trustee repeats and re-alleges the allegations contained in all of the preceding paragraphs of this Complaint as if the same were fully set forth herein at length.

15. Section 541 of the Bankruptcy Code defines property of the estate as “all legal or equitable interests of the debtor in property as of the commencement of the case.” *See*, 11 U.S.C. § 541(a)(1).

16. The Insurance Proceeds are property of the Debtor’s bankruptcy estate under Section 541 because they constitute a “legal or equitable interest of the debtor in property as of the commencement of the case.” As such, the Insurance Proceeds are subject to turnover pursuant to 11 U.S.C. § 542.

17. Section 542 of the Bankruptcy Code gives a trustee the power to seek turnover of all property of the Debtor’s estate:

An entity, other than a custodian, in possession, custody, or control, during the case, of property that the trustee may use, sell, or lease under section 363 of this title, or that the debtor may exempt under section 522 of this title, shall deliver to the trustee, and account for, such property or the value of such property or the value of such property, unless such property is of inconsequential value or benefit to the estate.

*See*, U.S.C. § 542.

18. Further, Section 542 of the Bankruptcy Code requires that an entity in possession of property of a debtor’s estate deliver such property to the trustee, and account for such property or the value related thereto.

19. The Insurance Proceeds are property of the Debtor’s bankruptcy estate pursuant to Section 541.

20. The Defendant is in possession, custody, and/or control of the Insurance Proceeds.

21. The Insurance Proceeds are valuable and beneficial to the Debtor's bankruptcy estate.

22. Turnover of the Insurance Proceeds is appropriate pursuant to 11 U.S.C. § 542.

23. Accordingly, the Insurance Proceeds are property of the Debtor's estate under 11 U.S.C. § 541 and subject to turnover to the Trustee pursuant to 11 U.S.C. § 542.

24. The Declaration of the Plaintiff in Support of this Complaint is attached hereto as Exhibit "B" and made a part hereof.

**[REMAINDER OF PAGE INTENTIONALLY LEFT BLANK]**

**WHEREFORE**, the Trustee respectfully requests that the Bankruptcy Court enter judgment in her favor and against the Defendant:

- (a) declaring that the Insurance Proceeds are property of the Debtor's bankruptcy estate under 11 U.S.C. § 541, finding that the Insurance Proceeds are subject to turnover pursuant to 11 U.S.C. § 542, and directing the turnover of the Insurance Proceeds (and all other insurance proceeds owed to the Debtor's bankruptcy estate) to the Trustee immediately in accordance with 11 U.S.C. § 542;
- (b) compelling the Defendant to provide an accounting of the Insurance Proceeds;
- (c) awarding pre- and post-judgment interest on the Insurance Proceeds;
- (d) awarding attorneys' fees and costs; and
- (e) awarding the Trustee such other and further relief as may be just and proper.

**Respectfully submitted,**

**KARALIS PC**

By: /s/ Robert W. Seitzer  
ROBERT W. SEITZER  
1900 Spruce Street  
Philadelphia, PA 19103  
(215) 546-4500  
[rseitzer@karalislaw.com](mailto:rseitzer@karalislaw.com)

*Counsel for the Plaintiff/Trustee*

Dated: May 2, 2024

**EXHIBIT “A”**

# LOCAL REGISTRAR'S CERTIFICATION OF DEATH

WARNING: It is illegal to duplicate this copy by photostat or photograph.

Fee for this certificate: \$20.00



This is to certify that the information here given is correctly copied from an original Certificate of Death duly filed with me as Local Registrar. The original certificate will be forwarded to the State Vital Records Office for permanent filing.

P 30011136

Certification Number

Local Registrar Date issued

Type/Print in Permanent Black Ink

COMMONWEALTH OF PENNSYLVANIA • DEPARTMENT OF HEALTH • VITAL RECORDS

## CERTIFICATE OF DEATH

State File Number 421947-2023

1. Decedent's Legal Name (First, Middle, Last, Suffix) <b>Anna B Updegrave</b>		2. Sex <b>Female</b>	3. Social Security Number <b>159-28-0190</b>	4. Date of Death (Month dd, yyyy) <b>November 24, 2023</b>
5a. Age at Birth (Yrs) <b>98</b>	5b. Under 1 Year Months: <b>0</b> Days: <b>0</b>	5c. Under 1 Day Hours: <b>0</b> Minutes: <b>0</b>	6. Date of Birth (Mo/Da/Yr) (Spell Month) <b>May 12, 1925</b>	
7a. Birthplace (City and State or Foreign Country) <b>Pennsylvania</b>		7b. Birthplace (County) <b>Berks</b>		
8a. Residence (State or Foreign Country) <b>Pennsylvania</b>		8b. Did Decedent Live in a Township? <input checked="" type="checkbox"/> Yes, decedent lived in <b>Boyetown</b> twp.		
8c. Residence (County) <b>Berks</b>		8d. Residence (Zip Code) <b>19512</b>		
9. Ever in US Armed Forces? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown		10. Marital Status at Time of Death <input type="checkbox"/> Divorced <input type="checkbox"/> Never Married <input type="checkbox"/> Unknown		
11. Father / Parent's Name (First, Middle, Last, Suffix) <b>William Gehman</b>		12. Mother / Parent's Name Prior to First Marriage (First, Middle, Last, Suffix) <b>Perna Graber</b>		
13a. Informant's Name <b>Christine Drobek</b>		13b. Relationship to Decedent <b>Great Granddaughter</b>		
14a. Informant's Address (Street and Number, City, State, Zip Code) <b>8 Walnut Avenue Temple, PA 19560</b>		15a. Place of Death (Check only one) <input type="checkbox"/> Hospital <input type="checkbox"/> Decedent's Home <input type="checkbox"/> Nursing Home/Long-Term Care Facility <input type="checkbox"/> Other (Specify)		
15b. Date of Death Occurred Somewhere Other Than a Hospital <b>December 01, 2023</b>		15c. Date of Disposition (Name of cemetery, crematory, or other place) <b>Fairview Cemetery (Boyetown)</b>		
16a. Method of Disposition (Check only one) <input type="checkbox"/> Removal from State <input checked="" type="checkbox"/> Burial <input type="checkbox"/> Cremation <input type="checkbox"/> Other (Specify)		16b. Date of Disposition <b>December 01, 2023</b>		
16c. Location of Disposition (City or Town, State, and Zip) <b>Boyetown, Pennsylvania 19512</b>		17a. Signature of Funeral Service Licensee or Person in Charge of Interment <b>Randall S Morrell (Electronically Signed)</b>		
17b. License Number <b>FD013351L</b>		18. Name and Complete Address of Funeral Facility: <b>Merrill Funeral Home, Inc. 124 W Philadelphia Avenue Boyertown, Pennsylvania 19512</b>		
19. Decedent's Education: Check the box that best describes the highest degree or level of school completed at the time of death. <input checked="" type="checkbox"/> High school graduate or GED completed <input type="checkbox"/> Some college credit, but no degree <input type="checkbox"/> Associate degree (e.g. AA, AS) <input type="checkbox"/> Bachelor's degree (e.g. BA, BS, BS) <input type="checkbox"/> Master's degree (e.g. MA, MS, MEd, MEd, MEd, MBA) <input type="checkbox"/> Doctorate (e.g. PhD, EdD) or Professional degree (e.g. MD, DDS, DVM, LL.M., JD)		20. Decedent's Race - Check ONE OR MORE races to indicate what the decedent considered himself or herself to be. <input checked="" type="checkbox"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander <input type="checkbox"/> Don't Know/Not Sure <input type="checkbox"/> Refused <input type="checkbox"/> Other (Specify)		
21. Decedent's Single Race Self-Designation - Check ONLY ONE to indicate what the decedent considered himself or herself to be. <input checked="" type="checkbox"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander <input type="checkbox"/> Don't Know/Not Sure <input type="checkbox"/> Refused <input type="checkbox"/> Other (Specify)		22a. Decedent's Usual Occupation - Indicate type of work done during most of working life. DO NOT USE RETIRED. <b>Machine operator</b>		
22b. Kind of Business/Industry <b>Manufacturing</b>		23a. Date Pronounced Dead (Mo/Da/Yr) <b>November 24, 2023</b>		
23b. Signature of Person Pronouncing Death (Only when applicable) <b>Susan Shirey RN</b>		23c. License Number <b>RN528916L</b>		
23d. Date Signed (Mo/Da/Yr) <b>November 24, 2023</b>		23e. Time of Death <b>12:40 PM</b>		
23f. Was Medical Examiner or Coroner Contacted? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		24. Part I. Enter the chain of events - direct, indirect, or complications - that directly caused the death. DO NOT enter terminal events such as cardiac arrest, respiratory arrest, or ventricular fibrillation without showing the etiology. DO NOT ABRIDGE. Enter only one cause on a line. Add additional lines if necessary.		
24a. IMMEDIATE CAUSE (Final disease or condition resulting in death) <b>2. Congestive Heart Failure</b>		24b. Due to (or as a consequence of):		
24c. Due to (or as a consequence of):		24d. Due to (or as a consequence of):		
24e. Due to (or as a consequence of):		24f. Due to (or as a consequence of):		
24g. Due to (or as a consequence of):		24h. Due to (or as a consequence of):		
24i. Due to (or as a consequence of):		24j. Due to (or as a consequence of):		
24k. Due to (or as a consequence of):		24l. Due to (or as a consequence of):		
24m. Due to (or as a consequence of):		24n. Due to (or as a consequence of):		
24o. Due to (or as a consequence of):		24p. Due to (or as a consequence of):		
24q. Due to (or as a consequence of):		24r. Due to (or as a consequence of):		
24s. Due to (or as a consequence of):		24t. Due to (or as a consequence of):		
24u. Due to (or as a consequence of):		24v. Due to (or as a consequence of):		
24w. Due to (or as a consequence of):		24x. Due to (or as a consequence of):		
24y. Due to (or as a consequence of):		24z. Due to (or as a consequence of):		
24aa. Due to (or as a consequence of):		24ab. Due to (or as a consequence of):		
24ac. Due to (or as a consequence of):		24ad. Due to (or as a consequence of):		
24ae. Due to (or as a consequence of):		24af. Due to (or as a consequence of):		
24ag. Due to (or as a consequence of):		24ah. Due to (or as a consequence of):		
24ai. Due to (or as a consequence of):		24aj. Due to (or as a consequence of):		
24ak. Due to (or as a consequence of):		24al. Due to (or as a consequence of):		
24am. Due to (or as a consequence of):		24an. Due to (or as a consequence of):		
24ao. Due to (or as a consequence of):		24ap. Due to (or as a consequence of):		
24aq. Due to (or as a consequence of):		24ar. Due to (or as a consequence of):		
24as. Due to (or as a consequence of):		24at. Due to (or as a consequence of):		
24au. Due to (or as a consequence of):		24av. Due to (or as a consequence of):		
24aw. Due to (or as a consequence of):		24ax. Due to (or as a consequence of):		
24ay. Due to (or as a consequence of):		24az. Due to (or as a consequence of):		
24ba. Due to (or as a consequence of):		24bb. Due to (or as a consequence of):		
24bc. Due to (or as a consequence of):		24bd. Due to (or as a consequence of):		
24be. Due to (or as a consequence of):		24bf. Due to (or as a consequence of):		
24bg. Due to (or as a consequence of):		24bh. Due to (or as a consequence of):		
24bi. Due to (or as a consequence of):		24bj. Due to (or as a consequence of):		
24bk. Due to (or as a consequence of):		24bl. Due to (or as a consequence of):		
24bm. Due to (or as a consequence of):		24bn. Due to (or as a consequence of):		
24bo. Due to (or as a consequence of):		24bp. Due to (or as a consequence of):		
24bq. Due to (or as a consequence of):		24br. Due to (or as a consequence of):		
24bs. Due to (or as a consequence of):		24bt. Due to (or as a consequence of):		
24bu. Due to (or as a consequence of):		24bv. Due to (or as a consequence of):		
24bw. Due to (or as a consequence of):		24bx. Due to (or as a consequence of):		
24by. Due to (or as a consequence of):		24bz. Due to (or as a consequence of):		
24ca. Due to (or as a consequence of):		24cb. Due to (or as a consequence of):		
24cc. Due to (or as a consequence of):		24cd. Due to (or as a consequence of):		
24ce. Due to (or as a consequence of):		24cf. Due to (or as a consequence of):		
24cg. Due to (or as a consequence of):		24ch. Due to (or as a consequence of):		
24ci. Due to (or as a consequence of):		24cj. Due to (or as a consequence of):		
24ck. Due to (or as a consequence of):		24cl. Due to (or as a consequence of):		
24cm. Due to (or as a consequence of):		24cn. Due to (or as a consequence of):		
24co. Due to (or as a consequence of):		24cp. Due to (or as a consequence of):		
24cq. Due to (or as a consequence of):		24cr. Due to (or as a consequence of):		
24cs. Due to (or as a consequence of):		24ct. Due to (or as a consequence of):		
24cu. Due to (or as a consequence of):		24cv. Due to (or as a consequence of):		
24cw. Due to (or as a consequence of):		24cx. Due to (or as a consequence of):		
24cy. Due to (or as a consequence of):		24cz. Due to (or as a consequence of):		
24da. Due to (or as a consequence of):		24db. Due to (or as a consequence of):		
24dc. Due to (or as a consequence of):		24dd. Due to (or as a consequence of):		
24de. Due to (or as a consequence of):		24df. Due to (or as a consequence of):		
24dg. Due to (or as a consequence of):		24dh. Due to (or as a consequence of):		
24di. Due to (or as a consequence of):		24dj. Due to (or as a consequence of):		
24dk. Due to (or as a consequence of):		24dl. Due to (or as a consequence of):		
24dm. Due to (or as a consequence of):		24dn. Due to (or as a consequence of):		
24do. Due to (or as a consequence of):		24dp. Due to (or as a consequence of):		
24dq. Due to (or as a consequence of):		24dr. Due to (or as a consequence of):		
24ds. Due to (or as a consequence of):		24dt. Due to (or as a consequence of):		
24du. Due to (or as a consequence of):		24dv. Due to (or as a consequence of):		
24dw. Due to (or as a consequence of):		24dx. Due to (or as a consequence of):		
24dy. Due to (or as a consequence of):		24dz. Due to (or as a consequence of):		
24ea. Due to (or as a consequence of):		24eb. Due to (or as a consequence of):		
24ec. Due to (or as a consequence of):		24ed. Due to (or as a consequence of):		
24ee. Due to (or as a consequence of):		24ef. Due to (or as a consequence of):		
24eg. Due to (or as a consequence of):		24eh. Due to (or as a consequence of):		
24ei. Due to (or as a consequence of):		24ej. Due to (or as a consequence of):		
24ek. Due to (or as a consequence of):		24el. Due to (or as a consequence of):		
24em. Due to (or as a consequence of):		24en. Due to (or as a consequence of):		
24eo. Due to (or as a consequence of):		24ep. Due to (or as a consequence of):		
24eq. Due to (or as a consequence of):		24er. Due to (or as a consequence of):		
24es. Due to (or as a consequence of):		24et. Due to (or as a consequence of):		
24eu. Due to (or as a consequence of):		24ev. Due to (or as a consequence of):		
24ew. Due to (or as a consequence of):		24ex. Due to (or as a consequence of):		
24ey. Due to (or as a consequence of):		24ez. Due to (or as a consequence of):		
24fa. Due to (or as a consequence of):		24fb. Due to (or as a consequence of):		
24fc. Due to (or as a consequence of):		24fd. Due to (or as a consequence of):		
24fe. Due to (or as a consequence of):		24ff. Due to (or as a consequence of):		
24fg. Due to (or as a consequence of):		24fh. Due to (or as a consequence of):		
24fi. Due to (or as a consequence of):		24fj. Due to (or as a consequence of):		
24fk. Due to (or as a consequence of):		24fl. Due to (or as a consequence of):		
24fm. Due to (or as a consequence of):		24fn. Due to (or as a consequence of):		
24fo. Due to (or as a consequence of):		24fp. Due to (or as a consequence of):		
24fq. Due to (or as a consequence of):		24fr. Due to (or as a consequence of):		
24fs. Due to (or as a consequence of):		24ft. Due to (or as a consequence of):		
24fu. Due to (or as a consequence of):		24fv. Due to (or as a consequence of):		
24fw. Due to (or as a consequence of):		24fx. Due to (or as a consequence of):		
24fy. Due to (or as a consequence of):		24fz. Due to (or as a consequence of):		
24ga. Due to (or as a consequence of):		24gb. Due to (or as a consequence of):		
24gc. Due to (or as a consequence of):		24gd. Due to (or as a consequence of):		
24ge. Due to (or as a consequence of):		24gf. Due to (or as a consequence of):		
24gg. Due to (or as a consequence of):		24gh. Due to (or as a consequence of):		
24gi. Due to (or as a consequence of):		24gj. Due to (or as a consequence of):		
24gk. Due to (or as a consequence of):		24gl. Due to (or as a consequence of):		
24gm. Due to (or as a consequence of):		24gn. Due to (or as a consequence of):		
24go. Due to (or as a consequence of):		24gp. Due to (or as a consequence of):		
24gq. Due to (or as a consequence of):		24gr. Due to (or as a consequence of):		
24gs. Due to (or as a consequence of):		24gt. Due to (or as a consequence of):		
24gu. Due to (or as a consequence of):		24gv. Due to (or as a consequence of):		
24gw. Due to (or as a consequence of):		24gx. Due to (or as a consequence of):		
24gy. Due to (or as a consequence of):		24gz. Due to (or as a consequence of):		
24ha. Due to (or as a consequence of):		24hb. Due to (or as a consequence of):		
24hc. Due to (or as a consequence of):		24hd. Due to (or as a consequence of):		
24he. Due to (or as a consequence of):		24hf. Due to (or as a consequence of):		
24hg. Due to (or as a consequence of):		24hh. Due to (or as a consequence of):		
24hi. Due to (or as a consequence of):		24hj. Due to (or as a consequence of):		
24hk. Due to (or as a consequence of):		24hl. Due to (or as a consequence of):		
24hm. Due to (or as a consequence of):		24hn. Due to (or as a consequence of):		
24ho. Due to (or as a consequence of):		24hp. Due to (or as a consequence of):		
24hq. Due to (or as a consequence of):		24hr. Due to (or as a consequence of):		
24hs. Due to (or as a consequence of):		24ht. Due to (or as a consequence of):		
24hu. Due to (or as a consequence of):		24hv. Due to (or as a consequence of):		
24hw. Due to (or as a consequence of):		24hx. Due to (or as a consequence of):		
24hy. Due to (or as a consequence of):		24hz. Due to (or as a consequence of):		
24ia. Due to (or as a consequence of):		24ib. Due to (or as a consequence of):		
24ic. Due to (or as a consequence of):		24id. Due to (or as a consequence of):		
24ie. Due to (or as a consequence of):		24if. Due to (or as a consequence of):		
24ig. Due to (or as a consequence of):		24ih. Due to (or as a consequence of):		
24ii. Due to (or as a consequence of):		24ij. Due to (or as a consequence of):		
24ik. Due to (or as a consequence of):		24il. Due to (or as a consequence of):		
24im. Due to (or as a consequence of):		24in. Due to (or as a consequence of):		
24io. Due to (or as a consequence of):		24ip. Due to (or as a consequence of):		
24iq. Due to (or as a consequence of):		24ir. Due to (or as a consequence of):		
24is. Due to (or as a consequence of):		24it. Due to (or as a consequence of):		
24iu. Due to (or as a consequence of):		24iv. Due to (or as a consequence of):		
24iw. Due to (or as a consequence of):		24ix. Due to (or as a consequence of):		
24iy. Due to (or as a consequence of):		24iz. Due to (or as a consequence of):		
24ja. Due to (or as a consequence of):		24jb. Due to (or as a consequence of):		
24jc. Due to (or as a consequence of):		24jd. Due to (or as a consequence of):		
24je. Due to (or as a consequence of):		24jf. Due to (or as a consequence of):		
24jg. Due to (or as a consequence of):		24jh. Due to (or as a consequence of):		
24ji. Due to (or as a consequence of):		24jj. Due to (or as a consequence of):		
24jk. Due to (or as a consequence of):		24jl. Due to (or as a consequence of):		
24jm. Due to (or as a consequence of):		24jn. Due to (or as a consequence of):		
24jo. Due to (or as a consequence of):		24jp. Due to (or as a consequence of):		
24jq. Due to (or as a consequence of):		24jr. Due to (or as a consequence of):		
24js. Due to (or as a consequence of):		24jt. Due to (or as a consequence of):		
24ju. Due to (or as a consequence of):		24jv. Due to (or as a consequence of):		
24jw. Due to (or as a consequence of):		24jx. Due to (or as a consequence of):		
24jy. Due to (or as a consequence of):		24jz. Due to (or as a consequence of):		
24ka. Due to (or as a consequence of):		24kb. Due to (or as a consequence of):		
24kc. Due to (or as a consequence of):		24kd. Due to (or as a consequence of):		
24ke. Due to (or as a consequence of):		24kf. Due to (or as a consequence of):		
24kg. Due to (or as a consequence of):		24kh. Due to (or as a consequence of):		
24ki. Due to (or as a consequence of):		24kj. Due to (or as a consequence of):		
24kk. Due to (or as a consequence of):		24kl. Due to (or as a consequence of):		
24km. Due to (or as a consequence of):		24kn. Due to (or as a consequence of):		
24ko. Due to (or as a consequence of):		24kp. Due to (or as a consequence of):		
24kq. Due to (or as a consequence of):		24kr. Due to (or as a consequence of):		
24ks. Due to (or as a consequence of):		24kt. Due to (or as a consequence of):		
24ku. Due to (or as a consequence of):		24kv. Due to (or as a consequence of):		
24kw. Due to (or as a consequence of):		24kx. Due to (or as a consequence of):		
24ky. Due to (or as a consequence of):		24kz. Due to (or as a consequence of):		
24la. Due to (or as a consequence of):		24lb. Due to (or as a consequence of):		
24lc. Due to (or as a consequence of):		24ld. Due to (or as a consequence of):		
24le. Due to (or as a consequence of):		24lf. Due to (or as a consequence of):		
24lg. Due to (or as a consequence of):		24lh. Due to (or as a consequence of):		
24li. Due to (or as a consequence of):		24lj. Due to (or as a consequence of):		
24lk. Due to (or as a consequence of):		24ll. Due to (or as a consequence of):		
24lm. Due to (or as a consequence of):		24ln. Due to (or as a consequence of):		
24lo. Due to (or as a consequence of):		24lp. Due to (or as a consequence of):		
24lq. Due to (or as a consequence of):		24lr. Due to (or as a consequence of):		
24ls. Due to (or as a consequence of):		24lt. Due to (or as a consequence of):		
24lu. Due to (or as a consequence of):		24lv. Due to (or as a consequence of):		
24lw. Due to (or as a consequence of):		24lx. Due to (or as a consequence of):		
24ly. Due to (or as a consequence of):		24lz. Due to (or as a consequence of):		
24ma. Due to (or as a consequence of):		24mb. Due to (or as a consequence of):		
24mc. Due to (or as a consequence of):		24md. Due to (or as a consequence of):		
24me. Due to (or as a consequence of):		24mf. Due to (or as a consequence of):		
24mg. Due to (or as a consequence of):		24mh. Due to (or as a consequence of):		
24mi. Due to (or as a consequence of):		24mj. Due to (or as a consequence of):		
24mk. Due to (or as a consequence of):		24ml. Due to (or as a consequence of):		
24mm. Due to (or as a consequence of):		24mn. Due to (or as a consequence of):		
24mo. Due to (or as a consequence of):		24mp. Due to (or as a consequence of):		
24mq. Due to (or as a consequence of):		24mr. Due to (or as a consequence of):		
24ms. Due to (or as a consequence of):		24mt. Due to (or as a consequence of):		
24mu. Due to (or as a consequence of):		24mv. Due to (or as a consequence of):		
24mw. Due to (or as a consequence of):		24mx. Due to (or as a consequence of):		
24my. Due to (or as a consequence of):		24mz. Due to (or as a consequence of):		
24na. Due to (or as a consequence of):		24nb. Due to (or as a consequence of):		
24nc. Due to (or as a consequence of):		24nd. Due to (or as a consequence of):		
24ne. Due to (or as a consequence of):		24nf. Due to (or as a consequence of):		
24ng. Due to (or as a consequence of):		24nh. Due to (or as a consequence of):		
24ni. Due to (or as a consequence of):		24nj. Due to (or as a consequence of):		
24nk. Due to (or as a consequence of):		24nl. Due to (or as a consequence of):		
24nm. Due to (or as a consequence of):		24nn. Due to (or as a consequence of):		
24no. Due to (or as a consequence of):		24np. Due to (or as a consequence of):		
24nq. Due to (or as a consequence of):		24nr. Due to (or as a consequence of):		
24ns. Due to (or as a consequence of):		24nt. Due to (or as a consequence of):		
24nu. Due to (or as a consequence of):		24nv. Due to (or as a consequence of):		
24nw. Due to (or as a consequence of):		24nx. Due to (or as a consequence of):		
24ny. Due to (or as a consequence of):		24nz. Due to (or as a consequence of):		
24oa. Due to (or as a consequence of):		24ob. Due to (or as a consequence of):		
24oc. Due to (or as a consequence of):		24od. Due to (or as a consequence of):		
24oe. Due to (or as a consequence of):		24of. Due to (or as a consequence of):		
24og. Due to (or as a consequence of):		24oh. Due to (or as a consequence of):		
24oi. Due to (or as a consequence of):		24oj. Due to (or as a consequence of):		
24ok. Due to (or as a consequence of):		24ol. Due to (or as a consequence of):		
24om. Due to (or as a consequence of):		24on. Due to (or as a consequence of):		
24oo. Due to (or as a consequence of):		24op. Due to (or as a consequence of):		
24oq. Due to (or as a consequence of):		24or. Due to (or as a consequence of):		
24os. Due to (or as a consequence of):		24ot. Due to (or as a consequence of):		
24ou. Due to (or as a consequence of):		24ov. Due to (or as a consequence of):		
24ow. Due to (or as a consequence of):		24ox. Due to (or as a consequence of):		
24oy. Due to (or as a consequence of):		24oz. Due to (or as a consequence of):		
24pa. Due to (or as a consequence of):		24pb. Due to (or as a consequence of):		
24pc. Due to (or as a consequence of):		24pd. Due to (or as a consequence of):		

**EXHIBIT “B”**



**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

<b>In re:</b>	:	<b>CHAPTER 7</b>
	:	
<b>THOMAS F. UPDEGROVE, JR.</b>	:	<b>BANKRUPTCY NO. 24-10637(PMM)</b>
	:	
<b>Debtor</b>	:	
	:	
<b>CHRISTINE C. SHUBERT, in her capacity as the Chapter 7 Trustee for the Estate of THOMAS F. UPDEGROVE, JR.</b>	:	
	:	
<b>Plaintiff</b>	:	
	:	
<b>v.</b>	:	<b>ADVERSARY NO. 24-</b>
	:	
<b>TRANSAMERICA LIFE INSURANCE COMPANY</b>	:	
	:	
<b>Defendant</b>	:	
	:	

**DECLARATION OF CHRISTINE C. SHUBERT, CHAPTER 7 TRUSTEE,  
IN SUPPORT OF THE COMPLAINT OF CHRISTINE C. SHUBERT,  
CHAPTER 7 TRUSTEE, FOR TURNOVER OF PROPERTY OF THE  
DEBTOR'S ESTATE PURSUANT TO 11 U.S.C. § 542**

The undersigned hereby swears and affirms pursuant to 28 U.S.C. § 1746 that the following information is true and correct to the best of my knowledge, information and belief:

1. I am the Chapter 7 Trustee of the above-referenced bankruptcy estate.
2. On May 2, 2024, I filed the Complaint of Christine C. Shubert, Chapter 7 Trustee, for Turnover of Property of the Debtor's Estate pursuant to 11 U.S.C. § 542 (the "Complaint").
3. I reviewed the Complaint prior its filing with the Court.
4. All of the facts and averments set forth in the Complaint are true and correct and I offer these facts and averments in support of the relief sought in the Complaint.

5. I declare under penalty of perjury that the foregoing is true and correct.

/s/ Christine C. Shubert

Christine C. Shubert,  
Chapter 7 Trustee

Dated: May 2, 2024